



Refinance or Purchase Your Home with OakStar!

MANY GREAT FINANCING OPTIONS AVAILABLE!

NO MINIMUM LOAN AMOUNT, LOW 4% FIXED INTEREST RATE

**30 YR
FIXED RATE
EXAMPLE**

\$125,000 Loan Amount
100% Financing Available
Fixed Rate of 4.00%
P&I: *\$596.93
APR** : 4.062%

QUALIFICATION REQUIREMENTS:

- Property being purchased or refinanced must be in a designated*** low or moderate income tract within Greene County
- Borrowers must complete credit counseling prior to closing of this loan
- Borrowers Debt to Income ratio cannot exceed 43%
- No credit score minimum but borrowers cannot have had a foreclosure, repossession, or mortgage loan over 90 days past due in the past 2 years. Any prior bankruptcy must be discharged or dismissed.
- Verified satisfactory rent payments over a 2-year period will qualify as satisfactory payment history
- Must have satisfactory employment history with verifiable income source
- Must be for primary residence

*The Principal and Interest payment does not include taxes and insurance. Your payment could be higher than disclosed above. Under this program taxes and insurance are required to be escrowed each month.**Annual Percentage Rate (APR) are sample rates. The actual APR of your loan may vary. APR quotes are for first lien primary or secondary residence loans only. ***The low and moderate income census tracts must be designated as such through the FFIEC census data. Rates are current as of 12/17/2020. Appraisal and other qualifications may apply. Mobile homes, manufactured home and modular homes are not eligible for the program.



OTHER GREAT LOAN PRODUCT OPTIONS:

- Conventional
- FHA
- VA
- MHDC

**GET
STARTED
TODAY**

For more information about our loan options or to get started, call Susan Bisson at 417.447.7907 or email Susan at sbisson@oakstarbank.com.
NMLS# 423689

 Member
FDIC NMLS# 406107

OR APPLY ONLINE AT WWW.OAKSTARBANK.COM